

EXHIBIT A



**Service of Process
Transmittal**

05/01/2020

CT Log Number 537614923

TO: MARK NORMAN
Allstate Insurance Company
6514 MEADOWRIDGE RD
ELKRIDGE, MD 21075-6115

RE: Process Served in Delaware

FOR: Allstate Insurance Company (Domestic State: IL)

ENCLOSED ARE COPIES OF LEGAL PROCESS RECEIVED BY THE STATUTORY AGENT OF THE ABOVE COMPANY AS FOLLOWS:

TITLE OF ACTION: Bo Kombol, Individually and on behalf of other persons similarly situated,
Pltf. vs. Allstate Insurance Company, et al., Dfts.

DOCUMENT(S) SERVED: -

COURT/AGENCY: None Specified
Case # DV200640

NATURE OF ACTION: Insurance Litigation

ON WHOM PROCESS WAS SERVED: The Corporation Trust Company, Wilmington, DE

DATE AND HOUR OF SERVICE: By Process Server on 05/01/2020 at 14:51

JURISDICTION SERVED : Delaware

APPEARANCE OR ANSWER DUE: -

ATTORNEY(S) / SENDER(S): None Specified

ACTION ITEMS: CT has retained the current log, Retain Date: 05/01/2020, Expected Purge Date:
05/06/2020

Image SOP

Email Notification, SUZANNE KRUG suzanne.krug@allstate.com

Email Notification, TERRI BRUBAKER tbrud@allstate.com

Email Notification, MARK NORMAN mark.norman@allstate.com

Email Notification, BRIDGET JANKOWSKI bridget.jankowski@allstate.com

Email Notification, DOROTHY JOHNSON djoii@allstate.com

Email Notification, MARLENE MYERS marlene.meyers@allstate.com

SIGNED: The Corporation Trust Company

ADDRESS: 1999 Bryan St Ste 900
Dallas, TX 75201-3140

For Questions: 877-564-7529
MajorAccountTeam2@wolterskluwer.com



PROCESS SERVER DELIVERY DETAILS

Date: Fri, May 1, 2020

Server Name: Kevin Dunn

Location: Wilmington, DE

Entity Served	ALLSTATE INSURANCE COMPANY
Agent Name	
Case Number	DV 20-0640
Jurisdiction	DE



Murry Warhank
JACKSON, MURDO & GRANT, PC
203 North Ewing Street
Helena, MT 59601
Ph: (406) 442-1308
Fax: (406) 443-7033
mwarhank@jmgm.com

*Attorneys for Plaintiff,
BO KOMBOL, individually, and on behalf
of other persons similarly situated*

**MONTANA THIRTEENTH JUDICIAL DISTRICT,
YELLOWSTONE COUNTY**

BO KOMBOL, individually and on
behalf of other persons similarly
situated,

Plaintiff,

v.

ALLSTATE INSURANCE
COMPANY; and DOES 1-100,

Defendants.

Cause No. DV 20-0640

PRAECIPE

TO: Brandywine Process Servers
Attn: Kevin Dunn
2500 Delaware Ave.
Wilmington, DE 19806

PLEASE SERVE the enclosed copy of the Summons and Complaint on Defendant
herein, ALLSTATE INSURANCE COMPANY, by exhibiting the enclosed original
Summons to THE CORPORATION TRUST COMPANY, the registered agent of record, at
Corporation Trust Center, 1209 Orange St., Wilmington, Delaware, 19801.

Payment in the amount of \$79.00 is enclosed. **Please deliver your Return of Service/
Affidavit of Service and the original Summons to our office along with your paid invoice**

for services rendered. Please don't hesitate to call if you have questions. Thank you for your services.

DATED this 29th day of April, 2020.

JACKSON, MURDO & GRANT, P.C.



Murry Warhawk
Attorneys for Plaintiffs

Murry Warhank
JACKSON, MURDO & GRANT, PC
203 North Ewing Street
Helena, MT 59601
Ph: (406) 442-1308
Fax: (406) 443-7033
mwarhank@jmgm.com

COPY

*Attorneys for Plaintiff,
BO KOMBOL, individually, and on behalf
of other persons similarly situated*

**MONTANA THIRTEENTH JUDICIAL DISTRICT,
YELLOWSTONE COUNTY**

BO KOMBOL, individually and on behalf of other persons similarly situated, Plaintiff, v. ALLSTATE INSURANCE COMPANY; and DOES 1-100, Defendants.	Cause No. <u>DV 20-0640</u> MARY JANE KNISELY SUMMONS
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TO: ALLSTATE INSURANCE COMPANY

A lawsuit has been filed against you.

Within 21 days after service of this summons on you or (42 days if you are the State of Montana, a state agency, or a state officer or employee), you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Montana Rules of Civil Procedure. Do not include the day you were served in your calculation of time. The answer or motion must be served on the plaintiff or plaintiff's attorney, if plaintiff is represented by an attorney, whose name and address are listed above.

If you fail to respond, judgment by default will be entered against you for the relief demanded in the complaint.

You also must file your answer or motion with the court.

Date: 4/27/20, 2020

TERRY HALPIN
CLERK OF DISTRICT COURT

By: Ronda Duncan
Deputy Clerk

Murry Warhank
JACKSON, MURDO & GRANT, PC
203 North Ewing Street
Helena, MT 59601
Ph: (406) 442-1308
Fax: (406) 443-7033
mwarhank@jmgm.com

CLERK OF THE
DISTRICT COURT
TERRY HALPIN
2020 APR 27 A 9:35
FILED
BY _____
DEPUTY

*Attorneys for Plaintiff,
BO KOMBOL, individually, and on behalf
of other persons similarly situated*

**MONTANA THIRTEENTH JUDICIAL DISTRICT COURT,
YELLOWSTONE COUNTY**

BO KOMBOL, individually and on
behalf of other persons similarly
situated,

Plaintiff,

vs.

ALLSTATE INSURANCE
COMPANY; and DOES 1-100,

Defendants.

DV 20-0640
Cause No. MARY JANE KNISELY

COMPLAINT, STATEMENT OF
CLASS ACTION AND DEMAND
FOR JURY TRIAL

COPY

Plaintiff, BO KOMBOL ("Plaintiff") on behalf of himself, and all others
similarly situated, complain and allege as follows:

INTRODUCTION

1. This is a statement of a class action lawsuit under Montana Rule of
Civil Procedure Rule 23, seeking declaratory relief, restitution under the Unfair
Trade Practices and Consumer Protection Act of 1973, §§ 30-14-101, *et seq.*, MCA,

for unfair/deceptive acts or practices by Defendants, injunctive relief and other equitable relief, reasonable attorneys' fees and costs, brought on behalf of Plaintiff and others similarly situated.

JURISDICTION AND VENUE

2. This Court has jurisdiction over Plaintiff's and Class Members' claims for declaratory relief under Montana Rule of Civil Procedure Rule 57.

3. This Court has jurisdiction over Plaintiff and the Class Members' claims for injunctive relief, and from Defendant's deceptive and/or unfair business practices under Unfair Trade Practices and Consumer Protection Act of 1973, §§ 30-14-101, *et seq.*, MCA.

4. Venue is proper in this judicial district, pursuant to Montana Rule of Civil Procedure Rule 3 because it is where Plaintiff's property is located.

PARTIES

5. Plaintiff is, and at all relevant times was, a Montana resident. Within the statute of limitations for the claims made herein, Plaintiff experienced Defendant's unlawful and deceptive acts and practices.

6. Plaintiff appears in this action on behalf of himself and on behalf of all others similarly situated.

7. Defendant, Allstate Insurance Company, is an insurance company and engages in the insurance business throughout Montana.

8. Plaintiff is informed that Allstate Insurance Company was the insurer under the insurance policy that was effective at all relevant times for Plaintiff's property located at 260 Wind Cave Circle, Billings, Montana 59102-6949.

9. Plaintiff is informed and believes that DOES 1 through 100 are corporations, individuals, limited liability partnerships, limited liability companies, general partnerships, sole proprietorships or are other business entities or organizations of a nature not currently known to Plaintiff.

10. Plaintiff is unaware of the true names of Defendant DOES 1 through 100. Plaintiff sues said defendants by said fictitious name, and will amend this complaint when the true names and capacities are ascertained or when such facts pertaining to liability are ascertained, or as permitted by law or by the Court. Plaintiff is informed and believes that each of the fictitiously named Defendants is in some manner responsible for the events and allegations set forth in this Complaint.

11. Plaintiff is informed and believes, and, based thereon, alleges that at all relevant times, each Defendant was an employer, was the principal, agent, partner, joint venture, officer, director, controlling shareholder, subsidiary affiliate, parent corporation, successor in interest and/or predecessor in interest of some or all of the other Defendants, and was engaged with some or all of the other Defendants in a joint enterprise for profit and bore such other relationships to some or all of the

other Defendants so as to be liable for their conduct with respect to the matters alleged in this complaint. Plaintiff is further informed and believes and thereon alleges that each Defendant acted pursuant to and within the scope of the relationships alleged above, and that at all relevant times, each Defendant knew or should have known about, authorized, ratified, adopted, approved, controlled, aided and abetted the conduct of all other Defendants. As used in this Complaint “Defendant” means “Defendants and each of them,” and refers to the Defendants named in the particular cause of action and DOES 1 through 100.

12. At all times mentioned herein, each Defendant was the co-conspirator, agent, servant, employee, and/or joint venture of each of the other Defendants and was acting within the course and scope of said conspiracy, agency, employment, and/or joint venture and with the permission and consent and knowledge of each of the other Defendants.

FACTS COMMON TO ALL CAUSES OF ACTION

13. Allstate Insurance Company operates in Yellowstone County, Montana.

14. At times during the liability period, Allstate Insurance Company insured homeowners like Plaintiff in Montana and adjusted claims arising from covered insurance losses, like the losses incurred by Plaintiff.

15. On May 21, 2016, Plaintiff suffered what was determined by

Defendants to be a covered homeowner's loss.

16. On or around December 19, 2019, Defendants and Plaintiff agreed on a partial scope and repair cost of the loss, and Defendants paid Plaintiff based on the agreed partial scope.

17. Defendants did not pay and withheld profit and overhead from Plaintiff on the claim unless and until it was incurred.

18. Defendants did not cite to any insurance contract provision as the basis for withholding profit and overhead from Plaintiff on the claim until it was incurred, nor did they cite any regulation of law for such refusal.

19. Defendants' position with respect to withholding profit and overhead from Plaintiff on the claim until it was incurred violates the Montana Insurance Regulations governing the handling of insurance claims.

20. As a result of this conduct, Allstate Insurance Company has profited from retaining money it owed to every person who, like Plaintiff, did not receive at all, or the interest thereon, the profit and overhead on the claim until it was incurred.

CLASS DEFINITIONS AND CLASS ALLEGATIONS

21. Plaintiff brings this action on behalf of himself and on behalf of all other similarly situated persons as a class action pursuant to Montana Rule of Civil Procedure Rule 23. The members of the Class are defined as follows:

Profit and Overhead Class: All Allstate Insurance Company policyholders who made a claim for damage to their real property located in Montana within the last eight (8) years where Allstate Insurance Company provided money to policyholders but did not pay profit and overhead until and unless it was incurred.

22. This action has been brought and sought to be properly maintained as a class action pursuant to the provisions of Montana Rule of Civil Procedure Rule 23 and other applicable law.

23. **Numerosity:** Members of the Class are so numerous that their individual joinder is impracticable. Plaintiff estimates that there are no less than 1,000 persons in the identified classes. The precise number of Class members and their addresses are unknown to Plaintiff. However, Plaintiff is informed and believes that the number can be obtained from Defendants' insurance claims records. Class members may be notified of the pendency of this action by conventional mail, electronic mail, the Internet, or published notice.

24. **Commonality:** Common questions of law and fact exist as to all members of the Class. These questions predominate over any questions effecting only individual members of the class. These common factual and legal questions include:

(a) Whether Allstate Insurance Company's refusal to pay profit and overhead until and unless incurred violates Montana's insurance regulations;

(b) Whether Allstate Insurance Company's refusal to pay profit and overhead until and unless incurred resulted in windfall of profits that Defendants were not entitled;

(c) Whether Allstate Insurance Company committed deceptive and/or unfair unlawful practices or acts within the meaning of Unfair Trade Practices and Consumer Protection Act of 1973, §§ 30-14-101, *et seq.*, MCA;

(d) Whether Allstate Insurance Company breached the contract of insurance it had with Plaintiff and putative class members; and

(e) Whether Allstate Insurance Company raises any affirmative defenses that are universal in application.

25. **Typicality**: Plaintiff's claims are typical of the claims of the members of the respective Classes because Plaintiff, as Allstate Insurance Company's insureds who suffered losses, were entitled to receive profit and overhead when Allstate Insurance Company paid the actual cash value on the insurance claims. Plaintiff sustained the same types of injuries and losses that the Class members sustained. Plaintiff is subject to the same affirmative defenses as the members of the class.

26. **Adequacy**: Plaintiff will adequately and fairly protect the interests of each member of the Class. Plaintiff has no interest adverse to the interests of absent Class members. Plaintiff is represented by legal counsel who has substantial class

action experience in civil litigation.

27. **Superiority:** A class action is superior to other available means for fair and efficient adjudication of the claims of the Class and would be beneficial for the parties and the court. Class action treatment will allow a large number of similarly situated persons to prosecute their common claims in a single forum, simultaneously, efficiently, and without the unnecessary duplication of effort and expense that numerous individual actions would require. The monetary amounts due to many individual class members are likely to be relatively small, and the burden and expense of individual litigation would make it difficult or impossible for individual members of each Class to seek and obtain relief. A class action will serve an important public interest by permitting such individuals to effectively pursue recovery of the sums owed to them. Further, class litigation prevents the potential for inconsistent or contradictory judgments raised by individual litigation.

28. **Predominance:** The questions presented under the commonality requirement predominate over any other questions effecting only individual members of the class. The unique and individual way Plaintiff and Class members experienced the harm does not change the fact that the harm – refusal to pay profit and overhead until and unless incurred – remains the same. Additionally, the calculation of damages on an individual basis does not preclude class certification when the common issues of law and fact predominate.

FIRST CAUSE OF ACTION
UNFAIR/DECEPTIVE TRADE PRACTICES
(By Plaintiff and the Profit and Overhead Class against all Defendants)

29. Plaintiff incorporates paragraphs 1 through 28 of this complaint as though fully alleged herein.

30. This cause of action is brought pursuant to the Unfair Trade Practices and Consumer Protection Act of 1973, §§ 30-14-101, *et seq.*, MCA. Defendants' conduct constitutes unfair, unlawful and/or deceptive business practices within the meaning of the Unfair Trade Practices and Consumer Protection Act of 1973, §§ 30-14-101, *et seq.*, MCA.

31. Defendants provide insurance related services in Montana. At times during the liability period, Defendants operated an insurance company which issued homeowner's insurance coverage and sold such coverage to the general public.

32. At all times during the liability period when Defendants' insureds' suffered what Defendants determined to be covered insurance losses. Defendants agreed to the entire or partial scope and cost of repair, Defendants withheld money from its insureds and Plaintiff by withholding profit and overhead unless and until it was incurred.

33. At all times during the liability period, Plaintiff and others similarly situated were victims of the practice of Defendants wherein Defendants withheld profit and overhead from its insureds unless and until it was incurred.

34. During the liability period, Defendants failed to pay to Plaintiff and all other members of the putative class the proper amount of money owed for their losses because it withheld profit and overhead until it was incurred.

35. By saving money from the above-referenced practice and paying less for property damage than is reasonable, Defendants are unfairly making more money.

36. At all times during the liability period, Plaintiff and those other similarly situated were not provided reimbursement for profit and overhead or the interest on the profit and overhead once it was actually paid.

SECOND CAUSE OF ACTION
DECLARATORY RELIEF

(By Plaintiff and the Profit and Overhead Class against all Defendants)

37. Plaintiff incorporates paragraphs 1 through 36 of this complaint as though fully alleged herein.

38. A dispute has arisen between Plaintiff and Defendants as to whether the Montana Insurance Code, Insurance Regulations and Montana law thereunder prohibit Allstate Insurance Company from withholding profit and overhead until it is incurred.

39. Plaintiff, on behalf of himself and all other similarly situated individuals, seek declaratory relief from this Court or in the form of an order that defines the respective rights and duties of Plaintiff and the Profit and Overhead

Class, on the one hand, and Defendants, on the other, under Montana statutes and regulations governing insurance claims.

40. Further, Plaintiff seeks an order that Defendants' practice of withholding profit and overhead from its insureds until it is incurred violates Montana law.

THIRD CAUSE OF ACTION
BREACH OF CONTRACT
(By Plaintiff and the Profit and Overhead Class against all Defendants)

41. Plaintiff incorporates paragraphs 1 through 40 of this complaint as though fully alleged herein.

42. Plaintiff and Defendant entered into a policy of insurance (the "Policy"). Attached hereto and incorporated herein as **Exhibit 1** is a true and correct copy of the Policy.

43. The Policy required Allstate Insurance Company to pay Plaintiff and the putative class profit and overhead upon payment of the actual cash value payment.

44. Allstate Insurance Company breached the Policy by failing to pay Plaintiff and the putative class profit and overhead upon payment of the actual cash value. Instead, Allstate Insurance Company withheld profit and overhead payment from Plaintiff and the putative class members until and unless it was incurred.

45. Plaintiff and the putative class members have performed all covenants and conditions required under the Policy or have been excused from doing so due to Allstate Insurance Company's breach.

46. As a proximate result of Defendant's conduct, Plaintiff and the putative class suffered economic loss.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff, on behalf of himself and all others similarly situated, pray for relief and judgment against Defendant as follows:

1. That this action be certified as a class action pursuant to Montana Rule of Civil Procedure Rule 23;
2. That pursuant to the Unfair Trade Practices and Consumer Protection Act of 1973, §§ 30-14-101, *et seq*, MCA, Defendant, its officers, directors, principals, assignees, successors, agents, representatives, employees, subsidiaries, affiliates, and all persons, corporations and other entities acting by, through, under, or on behalf of said Defendant, or acting in concert or participation with it, be permanently enjoined from directly or indirectly committing any violations of the Unfair Trade Practices and Consumer Protection Act of 1973, §§ 30-14-101, *et seq*, MCA, including, but not limited to, the violations alleged in this complaint;
3. Ordering the disgorgement of all sums unjustly obtained from Plaintiff,

the members of the Class and the public;

4. Ordering Defendant to make restitution to Plaintiff, the members of the Class and the public, if it is found the practices are illegal;

5. An order granting the declaratory relief sought in the second cause of action for Plaintiff and each member of the Class;

6. Awarding prejudgment and post-judgment interest at the maximum legal rate;

7. Awarding attorneys' fees according to proof;

8. Awarding costs of suit herein; and

9. All such other and further relief as the Court deems just and proper.

DATED this 23rd day of April, 2020.

JACKSON, MURDO & GRANT, PC

A large, stylized handwritten signature in black ink, appearing to read 'Murry Warnank', is written over a horizontal line.

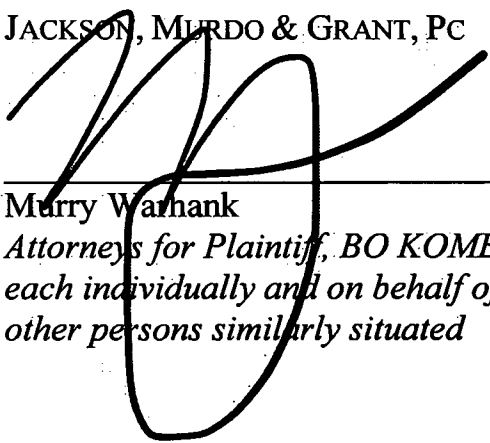
Murry Warnank
*Attorneys for Plaintiff, BO KOMBOL,
each individually and on behalf of
other persons similarly situated*

DEMAND FOR JURY TRIAL

Plaintiff demands a trial by jury for himself and the Class on all claims so triable.

DATED this 23rd day of April, 2020.

JACKSON, MURDO & GRANT, PC



Murry Warnank
*Attorneys for Plaintiff, BO KOMBOL,
each individually and on behalf of
other persons similarly situated*



Hobson Insurance
PO Box 251
Hobson MT 59452

Information as of March 10, 2016
Policyholder(s) Page 1 of 2

Bo Kombol

Policy number
987 255 855

Your Allstate agency is
Hobson Insurance
(800) 296-7985
kristy@businessquote.com



BO KOMBOL
260 WIND CAVE CIR
BILLINGS MT 59102-6949

Thank You for Being a Loyal Allstate Customer—We're Happy to Have You with Us!

Here's your House & Home insurance renewal offer for the next 12 months. I've also included a guide to what's in this package and answers to some common questions.

Renewing your policy is easy

Keep an eye out for your bill, which should arrive in a couple of weeks. Just send your payment by the due date on your bill.

If you're enrolled in the Allstate Easy Pay Plan, you won't receive a bill—we'll send you a statement with your payment withdrawal schedule.

You also won't receive a bill if a mortgage company or lienholder pays your insurance premium for you.

How to contact us

Give me a call at (800) 296-7985 if you have any questions. It's my job to make sure you're in good hands.

Sincerely,

A handwritten signature in black ink that reads "Hobson Insurance". The script is cursive and stylized.

Hobson Insurance
Your Allstate Agent

RP378-4



Policy number: **987 255 855**
 Policy effective date: April 30, 2016
 Your Allstate agency is Hobson Insurance
 (800) 296-7985

Page 2 of 2

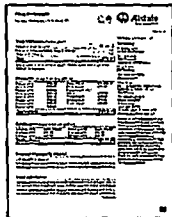
Your Insurance Coverage Checklist

We're happy to have you as an Allstate customer! This checklist outlines what's in this package and provides answers to some basic questions, as well as any "next steps" you may need to take.

- | | |
|--|---|
| <p><input type="checkbox"/> What's in this package?
 See the guide below for the documents that are included. Next steps: review your <i>Policy Declarations</i> to confirm you have the coverages, coverage limits, premiums and savings that you requested and expected. Read any <i>Endorsements</i> or <i>Important Notices</i> to learn about new policy changes, topics of special interest, as well as required communications. Keep all of these documents with your other important insurance papers.</p> | <p><input type="checkbox"/> What about my bill?
 Unless you've already paid your premium in full, we'll send your bill separately. Next steps: please pay the minimum amount by the due date listed on it.

 You can also pay your bill online at allstate.com or by calling 1-800-ALLSTATE (1-800-255-7828). Para español, llamar al 1-800-979-4285. If you're enrolled in the Allstate® Easy Pay Plan, we'll send you a statement detailing your payment withdrawal schedule.</p> |
| <p><input type="checkbox"/> Am I getting all the discounts I should?
 Confirm with your Allstate Agent that you're benefiting from all the discounts you're eligible to receive.</p> | <p><input type="checkbox"/> What if I have questions?
 You can either contact your Allstate Agent or call us 24/7 at 1-800-ALLSTATE (1-800-255-7828) - para español, llamar al 1-800-979-4285 - with questions about your coverage, or to update your coverages, limits, or deductibles. Or visit us online at allstate.com.</p> |

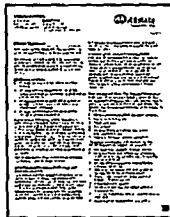
A guide to your renewal package



Policy Declarations*
 The Policy Declarations lists policy details, such as your property details and coverages.



Policy Endorsements
 If we make any changes to your policy, these documents will include your new contract language.



Important Notices
 We use these notices to call attention to particularly important coverages, policy changes and discounts.



Insurance Made Simple
 Insurance seem complicated? Our online guides explain coverage terms and features:
www.allstate.com/madesimple
Espanol.allstate.com/facildeentender

* To make it easier to see where you may have gaps in your protection, we've highlighted any coverages you do not have in the Coverage Detail section in the enclosed Policy Declarations.

Renewal House & Home Policy Declarations

Your policy effective date is April 30, 2016



Page 1 of 4

Total Premium for the Policy Period

Premium for property insured	\$1,733.70
Total	\$1,733.70

Discounts (included in your total premium)

Protective Device	\$33.54	Claim Free	\$247.30
Home Buyer	\$31.86	Loyalty	\$73.90
Responsible Payment	\$524.24	Welcome	\$73.90
Total discount savings	\$984.74		

Insured property details*

Please review and verify the information regarding your insured property. Please refer to the Important Notice (X73182) for additional coverage information. Contact us if you have any changes.

Location of property insured: 260 Wind Cave Cir, Billings, MT 59102-6949

Dwelling Style:

Built in 1996; 1 family; 1558 sq. ft.; 1 story

Foundation:

100% Basement (100% finished)

Attached structures:

One 2-car attached garage Open porch, 112 sq. ft.

Interior details:

One semi-custom kitchen One average half bath
Three semi-custom full baths

Exterior wall type:

100% wood siding

Interior wall partition:

100% drywall

Heating and cooling:

Gas hot air heating, 100% Central air - same ducts, 100%

Additional details:

Interior wall height - less than 10 ft,
100%

Fire protection details:

Fire department subscription - no 2 miles to fire department

Roof surface material type:

Information as of March 10, 2016

Summary

Named Insured(s)

Bo Kombol

Mailing address

260 Wind Cave Cir

Billings MT 59102-6949

Policy number

987 255 855

Your policy provided by
**Allstate Vehicle and Property
Insurance Company**

Policy period

Beginning **April 30, 2016** through **April 30, 2017** at 12:01 a.m. standard time

Your Allstate agency is

Hobson Insurance

PO Box 251

Hobson MT 59452

(800) 296-7985

kristy@businessquote.com

Some or all of the information on your Policy Declarations is used in the rating of your policy or it could affect your eligibility for certain coverages. Please notify us immediately if you believe that any information on your Policy Declarations is incorrect. We will make corrections once you have notified us, and any resulting rate adjustments, will be made only for the current policy period or for future policy periods. Please also notify us immediately if you believe any coverages are not listed or are inaccurately listed.

(continued)

MT07088D



Renewal House & Home Policy Declarations

Policy number:

987 255 855

Policy effective date:

April 30, 2016

Your Allstate agency is

Hobson Insurance
(800) 296-7985

Page 2 of 4

Insured property details* (continued)

Composition

- 100% asphalt / fiberglass shingle

Roof details:

Predominant roof type: Composition

Age of roof - 20 years

Roof geometry - Gable

Reminder about your Roof Surface Coverage:

Your policy provides coverage for your roof surface as described in the Roof Surfaces Endorsement, which states that we will pay for covered windstorm and/or hail damage to your roof surface according to the Roof Surfaces Payment Schedule included on the endorsement.

Because your Composition roof is 20 years old, the percent of roof surface replacement cost currently covered for windstorm or hail damage is: 40%.

Mortgagee

WELLS FARGO BANK NA 936 ITS SUCCESSORS &/OR ASSIGNS

P O Box 100515, Florence, SC 29502-0515

Loan number: 0423544287

Additional Interested Party - None

**This is a partial list of property details. If the interior of your property includes custom construction, finishes, buildup, specialties or systems, please contact your Allstate representative for a complete description of additional property details.*

Coverage detail for the property insured

Coverage	Limits of Liability	Applicable Deductible(s)
Dwelling Protection	\$282,170	<ul style="list-style-type: none"> • \$1,500 Windstorm and Hail • \$1,000 All other perils
Other Structures Protection	\$28,217	<ul style="list-style-type: none"> • \$1,500 Windstorm and Hail • \$1,000 All other perils
Personal Property Protection	\$197,519	<ul style="list-style-type: none"> • \$1,500 Windstorm and Hail • \$1,000 All other perils
Additional Living Expense	Up to 24 months not to exceed \$56,434	
Family Liability Protection	\$300,000 each occurrence	
Guest Medical Protection	\$5,000 each person	
Building Codes	\$28,217	
Building Materials Theft	Not purchased*	

(continued)

064 070 025
 1603105300142
 11000003300142064MT00016031001193600000180020100000122
 MT070R8D

Renewal House & Home Policy Declarations
 Policy number: **987 255 855**
 Policy effective date: April 30, 2016
 Your Allstate agency is Hobson Insurance
 (800) 296-7985



Page 3 of 4

Coverage	Limits of Liability	Applicable Deductible(s)
Building Structure Reimbursement Extended Limits	20% above dwelling protection	
Dwelling in the Course of Construction	Not purchased*	
Electronic Data Recovery	Not purchased*	
Extended Coverage on Cameras	Not purchased*	
Extended Coverage on Jewelry, Watches and Furs	Not purchased*	
Extended Coverage on Musical Instruments	Not purchased*	
Extended Coverage on Sports Equipment	Not purchased*	
Extended Premises	Not purchased*	
Fair Rental Income	Not purchased*	
Golf Cart	Not purchased*	
Green Improvement	Not purchased*	
Home Day Care	Not purchased*	
Identity Theft Expenses	\$25,000 per policy period	
Increased Coverage on Business Property	Not purchased*	
Increased Coverage on Theft of Silverware	Not purchased*	
Loss Assessments	Not purchased*	
Roof Surfaces Extended Coverage	Not purchased*	
Secondary Residence	Not purchased*	
Select Value	Not purchased*	
Select Value with Roof Surfaces Extended Coverage	Not purchased*	
Water Back-Up	\$5,000	▪ \$500 Water Back-Up
Yard and Garden	Not purchased*	

** This coverage can provide you with valuable protection. To help you stay current with your insurance needs, contact your agent to discuss available coverage options and other products and services that can help protect you.*

Scheduled Personal Property Coverage

Your policy does not include Scheduled Personal Property Coverage. This coverage can provide you with valuable protection. To help you stay current with your insurance needs, contact your agent to discuss available coverage options and other products and services that can help protect you.

MT070R8D



Renewal House & Home Policy Declarations

Page 4 of 4

Policy number: **987 255 855**
Policy effective date: April 30, 2016
Your Allstate agency is Hobson Insurance
(800) 296-7985

Your policy documents

Your House & Home policy consists of the Policy Declarations, any Policy Declarations Addendum, and the following documents. Please keep them together.

- House & Home Policy - AVP81
- Building Structure Reimbursement Extended Limits Endorsement - AVP13
- Windstorm and Hail Deductible Endorsement - AVP82
- Water Back-Up Endorsement - AVP258
- Identity Theft Expenses Endorsement - AVP27
- Roof Surfaces Endorsement - AVP247
- Montana Amendatory Endorsement - AVP214-1

Important payment and coverage information

Here is some additional, helpful information related to your coverage and paying your bill:

- ▶ You purchased our Enhanced Package as part of your policy, which provides you with the following benefits:
 - **Claim RateGuardSM**
This feature will help you keep your discounts and avoid a premium increase in the unfortunate event that you have a claim. If you file a claim to which we apply the Claim RateGuardSM feature, you will not lose the Claim Free Discount, if you already have that discount on your policy.
 - **Claim-Free Bonus**
For every twelve-month period that your policy is claim-free, you will earn a Claim-Free Bonus credit of up to 5% of your current policy's premium, which you can apply toward your next renewal premium. If your policy does not renew, we will apply the credit amount to any outstanding premium balance and any remainder refunded to you.
- ▶ Coverage A - Dwelling Protection Limit includes an approximate increase of \$596 due to the Property Insurance Adjustment provision. Coverage B - Other Structures Protection and Coverage C - Personal Property Protection adjusted accordingly.
- ▶ Do not pay. Mortgagee has been billed.

Allstate Vehicle and Property Insurance Company's Secretary and President have signed this policy with legal authority at Northbrook, Illinois.



Steven P. Sorenson
President



Susan L. Lees
Secretary

064 070 025
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MT070RBD

Policy Endorsement

Policy number: **987 255 855**
Policy effective date: April 30, 2016
Your Allstate agency is Hobson Insurance
(800) 296-7985



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*The following endorsement changes your policy.
Please read this document carefully and keep it with
your policy.*

Water Back-Up Endorsement - AVP258

For an additional premium and when your Policy Declarations indicates that **Water Back-Up** applies, the following coverage is added:

Water Back-Up-Coverage WB

We will cover sudden and accidental direct physical loss to property **we** cover under **Dwelling Protection-Coverage A, Other Structures Protection-Coverage B and Personal Property Protection-Coverage C** caused by water or any other substances within **your dwelling** or other **building structures** on the **residence premises** which:

- a) backs up through sewers or drains located within the **residence premises**; or
- b) overflows from a sump pump, sump pump well or other system located within the **residence premises** designed for the removal of subsurface water which is drained from a foundation area of a structure.

The limit of liability for **Water Back-Up-Coverage WB** is shown on **your** Policy Declarations. This is the total amount for any one loss available under **Water Back-Up-Coverage WB** including amounts paid or payable under **Water Back-Up-Coverage WB Additional Protection**. Once this limit of liability for **Water Back-Up-Coverage WB** is exhausted, no further amounts will be available.

The insurance provided by **Water Back-Up-Coverage WB** shall be excess over any other insurance that also applies to a loss covered under this coverage.

This coverage does not apply if the loss occurs or is in progress within the first ten days that the Water Back-Up Endorsement is initially bound except if the Water Back-Up Endorsement is bound at the original inception of **your** policy.

If **you** increase the limit and/or lower the deductible for **your** existing Water Back-Up Endorsement, **your** coverage will be limited to the prior limit and/or deductible for the first ten days after the new limit and/or deductible is bound to **your** policy.

The deductible for **Water Back-Up-Coverage WB** will be shown on **your** Policy Declarations. The deductible for **Water Back-Up-Coverage WB** will apply to a loss covered under **Water Back-Up-Coverage WB**.

For the purposes of this endorsement only, **Section I Additional Protection** is replaced with the following:

- **Water Back-Up-Coverage WB Additional Protection**
The coverage afforded under **Water Back-Up-Coverage WB Additional Protection** does not increase the limit of **Water Back-Up-Coverage WB**.
- **Additional Living Expense**
We will pay the reasonable increase in living expenses necessary to maintain **your** normal standard of living when a direct physical loss covered under **Water Back-Up-Coverage WB** makes **your residence premises** uninhabitable. However, additional living expense due to remediation of mold, fungus, wet rot or dry rot will not be paid in addition to any amounts paid or payable under **Section I Conditions, Mold, Fungus, Wet Rot And Dry Rot Remediation As A Direct Result Of A Water Loss Covered Under Water Back-Up-Coverage WB**.

Payment for additional living expense as a result of a direct physical loss covered under **Water Back-Up-Coverage WB** will be limited to the least of the following:

- a) the time period required to repair or replace the property **we** cover, using due diligence and dispatch;
- b) if **you** permanently relocate, the shortest time for **your** household to settle elsewhere; or
- c) 12 months.

These periods of time are not limited by the termination of this policy.

We do not cover any lost income or expense due to the cancellation of a lease or agreement.

- **Debris Removal**
We will pay reasonable expenses **you** incur to remove debris of covered property damaged by a loss **we** cover under **Water Back-Up-Coverage WB**.
- **Temporary Repairs After A Loss**
We will reimburse **you** for the reasonable and necessary cost **you** incur for temporary repairs to protect covered property from further imminent covered loss following a loss **we** cover under **Water Back-Up-Coverage WB**. This coverage does not increase the limit of liability applying to the property being repaired.



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In **Section I Conditions**, under item 19, **Mold, Fungus, Wet Rot And Dry Rot Remediation As A Direct Result Of A Covered Water Loss**, the following provision is added:

Mold, Fungus, Wet Rot And Dry Rot Remediation As A Direct Result Of A Water Loss Covered Under Water Back-Up-Coverage WB

In the event of a water loss covered under **Water Back-Up-Coverage WB**, we will pay up to \$5,000 for mold, fungus, wet rot or dry rot remediation.

Remediation means the reasonable and necessary treatment, removal or disposal of mold, fungus, wet rot or dry rot as required to complete repair or replacement of property we cover under **Dwelling Protection-Coverage A, Other Structures Protection-Coverage B or Personal Property Protection-Coverage C** damaged by a water loss covered under **Water Back-Up-Coverage WB**, including payment for any reasonable increase in living expenses necessary to maintain **your** normal standard of living if mold, fungus, wet rot or dry rot makes **your residence premises** uninhabitable. **Remediation** also includes any investigation or testing to detect, measure or evaluate mold, fungus, wet rot or dry rot.

Payments under **Section I Conditions, Mold, Fungus, Wet Rot And Dry Rot Remediation As A Direct Result Of A Water Loss Covered Under Water Back-Up-Coverage WB** will not reduce amounts paid or payable under **Water Back-Up-Coverage WB**.

All other policy terms and conditions apply.

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 Your Allstate agency is Hobson Insurance
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*The following endorsement changes your policy.
 Please read this document carefully and keep it with
 your policy.*

Roof Surfaces Endorsement - AVP247

This endorsement applies to **roof surface(s)** damaged or destroyed by **windstorm** or hail.

In **Section I Conditions**, under item 5, **How We Pay For A Loss**, the following changes are made:

- A. In provision a) (titled "Special Payment."), the following paragraph is added:
 This Special Payment provision does not apply to **roof surface(s)** when the loss is caused by **windstorm** or hail.
- B. In provision b) (titled "Actual Cash Value."), the following paragraph is added:
 This Actual Cash Value provision does not apply to **roof surface(s)** when the loss is caused by **windstorm** or hail.
- C. The following provision (titled "**Roof Surface.**") is added to condition 5 (titled "How We Pay For A Loss"):
- e) **Roof Surface.** In the event of a covered loss to **roof surface(s)** damaged or destroyed by **windstorm** or hail, we will pay the smallest of the following amounts:
- 1) the repair cost of the part(s) of the **roof surface(s)** damaged or destroyed by **windstorm** or hail; or
 - 2) the **Roof Surface Payment Schedule** amount, which is the applicable percentage(s) of the replacement cost of the **roof surface(s)** damaged or destroyed by **windstorm** or hail as indicated in the **Roof Surface Payment Schedule** below.

However, in no event shall our payment for any loss to the **building structure(s)** or other structure(s), including any payments made under this **Roof Surface** provision, exceed the applicable Limit Of Liability as shown on the Policy Declarations for **Dwelling Protection-Coverage A** or **Other Structures Protection-Coverage B** (or, when applicable, any extended coverage limits due to the application of the **Building Structure Reimbursement Extended Limits Endorsement**), regardless of the number of **building structures** and structures other than **building structures** involved in the loss.

Payment under this **Roof Surface** provision will not include any increased cost due to the enforcement of building codes, ordinances or laws regulating or requiring the construction, reconstruction, maintenance, replacement, repair, relocation or demolition of **building structures** or other structures.

Roof Surface Payment Schedule

The applicable percentage in this chart will apply to all **roof surface** components and installation including the applicable overhead, profit, labor, taxes and fees associated with replacement of the **roof surface(s)**.

Age of Roof	Roof Surface Material Type					All Other Roof Surface Material Types
	Composition	Slate	Tile	Wood	Metal	
0	100%	100%	100%	100%	100%	100%
1	97%	99%	98%	98%	99%	97%
2	94%	98%	96%	96%	98%	94%
3	91%	97%	94%	94%	97%	91%
4	88%	96%	92%	92%	96%	88%
5	85%	95%	90%	90%	95%	85%
6	82%	94%	88%	88%	94%	82%
7	79%	93%	86%	86%	93%	79%
8	76%	92%	84%	84%	92%	76%
9	73%	91%	82%	82%	91%	73%
10	70%	90%	80%	80%	90%	70%
11	67%	89%	78%	78%	89%	67%
12	64%	88%	76%	76%	88%	64%
13	61%	87%	74%	74%	87%	61%
14	58%	86%	72%	72%	86%	58%
15	55%	85%	70%	70%	85%	55%
16	52%	84%	68%	68%	84%	52%
17	49%	83%	66%	66%	83%	49%
18	46%	82%	64%	64%	82%	46%
19	43%	81%	62%	62%	81%	43%
20	40%	80%	60%	60%	80%	40%
21	37%	79%	58%	58%	79%	37%
22	34%	78%	56%	56%	78%	34%
23	31%	77%	54%	54%	77%	31%
24	28%	76%	52%	52%	76%	28%
25	25%	75%	50%	50%	75%	25%
26	25%	74%	48%	48%	74%	25%
27	25%	73%	46%	46%	73%	25%
28	25%	72%	44%	44%	72%	25%
29	25%	71%	42%	42%	71%	25%
30 or Over	25%	70%	40%	40%	70%	25%

The **Roof Surfaces Endorsement** provisions apply in addition to the applicable deductible.

All other policy terms and conditions apply.



Policy Endorsement

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*The following endorsement changes your policy.
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Montana Amendatory Endorsement - AVP214-1

- I. In the **General** section of the policy, the following changes are made:

- A. The **Conformity To State Statutes** provision is replaced by the following:

Conformity With Montana Statutes

Conformity with Montana statutes. The provisions of this policy conform to the minimum requirements of Montana law and control over any conflicting statutes of any state in which the insured resides on or after the effective date of this policy.

- B. The **Cancellation** provision is being replaced by the following:

Cancellation

Your Right to Cancel:

You may cancel this policy by notifying **us** of the future date **you** wish to stop coverage.

Our Right to Cancel:

We may cancel this policy by mailing notice to **you** at the mailing address shown on the Policy Declarations. When this policy has been in effect for less than 60 days, and is not a renewal with **us**, **we** may cancel this policy for any reason by giving **you** at least 45 days notice before the cancellation takes effect.

When the policy has been in effect for 60 days or more, or if it is a renewal with **us**, **we** may cancel this policy for one or more of the following reasons:

1. non-payment of premium;
2. the policy was obtained by misrepresentation, fraud or concealment of material facts;
3. material misrepresentation, fraud or concealment of material facts in presenting a claim, or violation of any of the policy terms; or
4. there has been a substantial change or increase in hazard in the risk **we** originally accepted.

Our mailing the notice of cancellation to **you** will be deemed proof of notice. Coverage under this policy will terminate on the effective date and hour stated on the cancellation notice.

Your return premium, if any, will be calculated on a pro rata basis and refunded at the time of cancellation or as soon as possible. However, refund of unearned premium is not a condition of cancellation.

Our Right Not to Renew or Continue:

We have the right not to renew or continue the policy beyond the current policy period. If **we** do not intend to continue or renew the policy, **we** will mail **you** notice at least 45 days before the end of the policy period. **Our** mailing the notice of non-renewal to **you** will be deemed proof of notice.

- C. The **Misrepresentation, Fraud Or Concealment** provision is replaced by the following:

Concealments Or Fraud

Misrepresentations, omissions, concealment of facts, and incorrect statements will prevent a recovery under this policy if either:

1. fraudulent;
2. material either to the acceptance of the risk or to the hazard assumed by **us**; or
3. **we** in good faith would either not have issued this policy or would not have issued this policy in the limits provided or at the same premium or rate or would not have provided coverage with respect to the hazard resulting in the loss if the true facts had been made known to **us** as required by the application for this policy or otherwise.

We do not cover any loss or **occurrence** in which any **insured person** has concealed or misrepresented any material fact or circumstance.

- D. The following provisions are added:

Charge For Insufficient Funds

If at any time, **your** payment of any premium amount due is made by check, electronic transaction, or other remittance which is not honored because of insufficient funds or a closed account, **you** will be charged a fee.

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II. In **Section I—Your Property**, under **Property We Cover Under Coverage C**, item 1. is replaced by the following:

1. Personal property owned or used by an **insured person** anywhere in the world. When personal property is located away from the **residence premises**, coverage is limited to 10% of **Personal Property Protection—Coverage C**.

This limitation does not apply to personal property:

- a) in a newly acquired principal residence for the 30 days immediately after **you** begin to move property there; or
- b) in use at a temporary residence when a direct physical loss **we** cover makes **your residence premises** uninhabitable.

III. In **Section I, Additional Protection**, **Additional Living Expense** is replaced by the following:

1. **Additional Living Expense**

We will pay the reasonable increase in living expenses necessary to maintain **your** normal standard of living when a direct physical loss **we** cover under **Dwelling Protection—Coverage A, Other Structures Protection—Coverage B or Personal Property Protection—Coverage C** makes **your residence premises** uninhabitable. However, additional living expense due to remediation of mold, fungus, wet rot or dry rot will not be paid in addition to any amounts paid or payable under **Section I Conditions, Mold, Fungus, Wet Rot And Dry Rot Remediation As A Direct Result Of A Covered Water Loss**.

Payment for additional living expense as a result of a covered loss under **Dwelling Protection—Coverage A, Other Structures Protection—Coverage B or Personal Property Protection—Coverage C** will be limited to the least of the following:

- a) the time period required to repair or replace the property **we** cover, using due diligence and dispatch;
- b) if **you** permanently relocate, the shortest time for **your** household to settle elsewhere; or
- c) 24 months.

These periods of time are not limited by the termination of this policy.

In no event shall **our** payment for additional living expenses exceed the Limit Of Liability shown on **your** Policy Declarations for Additional Living Expense.

We do not cover any lost income or expense due to the cancellation of a lease or agreement.

No deductible applies to this protection.

IV. Under **Losses We Do Not Cover Under Coverage Y**, the following changes are made:

- A. Under **Losses We Do Not Cover Under Coverage Y**, paragraph 2 is replaced with the following:

We do not cover **bodily injury** to any person on the **insured premises** because of a **business** activity or professional service conducted there.

We do cover **bodily injury** to any person on the **insured premises** because of a professional home day care service conducted there.

- B. Under **Losses We Do Not Cover Under Coverage Y**, the following are added:

17. **We** do not cover **bodily injury** arising out of sexual molestation, corporal punishment or physical or mental abuse inflicted upon any person by or at the direction of an **insured person**, an employee of an **insured person** or any other person involved in any capacity in the home day care **business**.

18. **We** do not cover **bodily injury** occurring at the **residence premises** and arising out of the ownership, maintenance, use, occupancy, renting, loaning, entrusting, loading or unloading of:

- a) draft or saddle animals;
- b) vehicles used with such animals;
- c) motorized land vehicles; or
- d) watercraft;

by an **insured person** or employee in the home day care **business**.

19. **We** do not cover **bodily injury** to any employee of an **insured person** arising out of the home day care **business**. This does not apply to **bodily injury** to a **residence employee**.

All other policy terms and conditions apply.



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Your Estimated Home Replacement Cost

Allstate has determined that the estimated cost to replace your home is: **\$282,170.**

We based your estimated cost on information provided by you and selected data that was available to us, which is described in the "Insured property details" section of your Policy Declarations. Please review all the information in this section to ensure the accuracy of the information used to determine the estimated replacement cost of your home.

The enclosed Policy Declarations shows the limit of liability applicable to Dwelling Protection-Coverage A of your homeowners insurance policy. The estimated replacement cost of your home is the minimum amount for which we will insure your home.

The decision regarding the limit applicable to your Dwelling Protection-Coverage A is your decision to make, as long as, at a minimum, your limit equals the estimated replacement cost as determined by Allstate and does not exceed maximum coverage limitations established by Allstate.

It is important to keep in mind that your Coverage A limits reflect a replacement cost that is only an estimate based on data that was available to us when we made this estimate (this information is described in the "Insured property details" section of your Policy Declarations). The actual amount it will cost to replace your home cannot be known until after a covered total loss has occurred. Please keep in mind that we do not guarantee the adequacy of the estimate to cover any future loss(es).

How Is the Replacement Cost Estimated?

Many factors can affect the cost to replace your home, including its age, size, and type of construction. For example, the replacement cost uses construction data, such as labor and materials, that are available to us when we made this estimate. This estimate is also based on characteristics of the home, which include information that you provided to us. You might have chosen to insure your home for a higher amount than the estimated replacement cost shown above.

Note to Customers Renewing Their Policy

The estimated replacement cost for your home may have changed since the last time we communicated this information to you. This is because, at renewal, Allstate uses the home characteristics that you have provided to us to recalculate and update the estimated replacement cost. Using updated labor

and material rates for your zip code, Allstate takes the home characteristics you have provided and determines the updated estimated replacement cost. The information about your home's characteristics is provided in the "Insured property details" section of your Policy Declarations.

If the information about your home shown in your Policy Declarations requires any change or if you have any questions or concerns about the information contained in this Important Notice, please contact your Allstate representative, or call us at 1-800-ALLSTATE.

Additional Information About Dwelling Protection Limits

Your policy includes a feature called "Property Insurance Adjustment" (PIA). PIA reflects changes in construction costs in your area that may have occurred during the policy period.

We would like you to know that your policy's PIA recently indicated that construction costs in your area have increased. Based on this information, we have automatically increased your Dwelling Protection-Coverage A limits.

However, it is ultimately your responsibility to consider whether the changes we have made are sufficient for your insurance needs. It is important for you to understand that these are only estimates and the new limits of your policy may not provide sufficient coverage in the event of a loss. For example, if you have done any remodeling to your home which has not been updated in our records, your home's replacement cost may be higher than our current records indicate. In that case, you may want to increase your limits to reflect such changes. Conversely, there is a possibility that your new limits may provide coverage in excess of the actual replacement cost of your home. For example, if you originally decided to insure your home at an amount that exceeded the estimated replacement cost, you may want to call your Allstate representative to discuss the current value of your home and the possibility of lowering your limits.

If you have any questions about PIA, or your policy in general, please contact your Allstate representative.

X73182

About Your Roof Surface Coverage



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We want to make sure you're aware that in the event of covered windstorm or hail damage to your roof surface, we will provide coverage under your policy's Roof Surfaces Endorsement. With this endorsement, we will pay for covered windstorm or hail damage to your roof surface as outlined in the Roof Surface Payment Schedule included in the endorsement. (Note: This endorsement only applies to windstorm or hail damage to your roof surface; other types of covered losses, such as fire, are handled as described in your policy.)

The Roof Surface Payment Schedule gives you specific, detailed information about your coverage in the unfortunate event of windstorm or hail damage to your roof surface. While, in many situations, we may not provide a full roof surface replacement, our new Payment Schedule can help you plan for these situations and more effectively manage the care and maintenance of your roof.

In addition, we can provide you with information about contractors and other resources to help you assess the condition of your roof and make even more informed decisions about how to best protect your home and keep it in Good Hands® for many years to come.

How the Roof Surface Payment Schedule Works

To help you understand how the Roof Surface Payment Schedule works, we've provided two generic examples below. As you review them, please refer to the Roof Surface Payment Schedule in the Roof Surfaces Endorsement enclosed in your policy package, which outlines how this coverage would apply to various roof types of various ages.

Example #1:

If you have a composition roof surface that is twenty years old and it suffers windstorm or hail damage in a covered loss, we would pay for the smallest of the following amounts:

- The repair cost of the part(s) of the roof surface(s) damaged or destroyed by windstorm or hail, minus your deductible, or
- 40% of the replacement cost of the roof surface(s) damaged or destroyed by windstorm or hail, minus your deductible, or
- The Limit Of Liability under Dwelling Protection-Coverage A or Other Structures Protection-Coverage B shown on the

Policy Declarations that applies to the damaged or destroyed roof surface(s)—minus your deductible—regardless of the number of buildings or other structures involved in the loss.

If we add the following hypothetical numbers to this example (the replacement cost of the roof is \$10,000 and the deductible is \$1,000), we get the following result:

40% of this \$10,000 replacement cost is: \$4,000.

After subtracting the \$1,000 deductible, we would pay you: \$3,000.

Here's a graphic depiction of what we just described:

Description	Loss Total	Allstate Pays	You Pay
Roof replacement cost	\$10,000		
Insurance coverage (40% of replacement cost)		\$4,000	\$6,000
Your deductible applied		(\$1,000)	\$1,000
Total		\$3,000	\$7,000

Example #2:

If you have a composition roof surface that is seven years old and it suffers windstorm or hail damage in a covered loss, we would pay for the smallest of the following amounts:

- The repair cost of the part(s) of the roof surface(s) damaged or destroyed by windstorm or hail, minus your deductible, or
- 79% of the replacement cost of the roof surface(s) damaged or destroyed by windstorm or hail, minus your deductible, or
- The Limit Of Liability under Dwelling Protection-Coverage A or Other Structures Protection-Coverage B shown on the Policy Declarations that applies to the damaged or destroyed roof surface(s)—minus your deductible—regardless of the number of buildings or other structures involved in the loss.

If we add the following hypothetical numbers to this example (the replacement cost of the roof is \$10,000 and the deductible is \$1,000), we get the following result:

79% of this \$10,000 replacement cost is: \$7,900.

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After subtracting the \$1,000 deductible, we would pay you: \$6,900.

Here's a graphic depiction of what we just described:

Description	Loss Total	Allstate Pays	You Pay
Roof replacement cost	\$10,000		
Insurance coverage (79% of replacement cost)		\$7,900	\$2,100
Your deductible applied		(\$1,000)	\$1,000
Total		\$6,900	\$3,100

If you have questions about these examples—or about the Roof Surface Payment Schedule in general—please contact your Allstate representative to discuss them.

An Additional Coverage Option

If you recently replaced your roof surface—or are planning on making this change—please send us documents reflecting this work, such as a copy of an invoice for the work on your roof surface. We will inspect your roof, and you may be able to purchase Roof Surface(s) Extended Coverage, which, in the event of covered windstorm or hail damage to your roof surface, may reduce your out-of-pocket expenses.

Again, we know you may have questions about this topic. If so, please feel free to contact your Allstate representative.

X73360

Notice of Changes to Your Homeowners Policy

From time to time Allstate will revise your coverage. We've included a revised Water Back-Up Endorsement in this mailing package that changes parts of your contract. Please read this endorsement and keep it with your Homeowners policy.

We're also providing you with the following summary. We hope you find it informative and useful, but keep in mind that it's not part of your contract. Always reference your policy documents for your exact coverage details.

If you have any questions about this notice or your policy coverage, you can contact your Allstate Agent or representative at 1-800-ALLSTATESM (1-800-255-7828), or visit www.allstate.com. We're here to help!

Summary of Changes

- We have added an exception for the limitation of coverage for a loss that occurs or is in progress within the first ten days that the Water Back-Up Endorsement is initially bound. This limitation does not apply if the Water Back-Up Endorsement is initially bound at the original inception of your policy.
- We have added a limitation if you increase the limit and/or lower the deductible for your existing Water Back-Up Endorsement. If you increase the limit and/or lower the deductible, your coverage will be limited to the prior limit and/or deductible for the first ten days after the new limit and/or deductible is bound to your existing policy.

XC3705

Notice of Changes to Your Homeowners Policy

From time to time Allstate will revise your coverage. We've included a revised Roof Surfaces Endorsement in this mailing package that changes parts of your contract. Please read this endorsement and keep it with your Homeowners policy.

We're also providing you with the following summary. We hope you find it informative and useful, but keep in mind that it's not part of your contract. Always reference your policy documents for your exact coverage details.

If you have any questions about this notice or your policy coverage, you can contact your Allstate Agent or representative at 1-800-ALLSTATESM (1-800-255-7828), or visit www.allstate.com. We're here to help!

Summary of Changes

In e) Roof Surface

- Under item 2., we've replaced "roof surface payment schedule" with "Roof Surface Payment Schedule amount".
- Item 3. has been removed and replaced with a separate paragraph that follows item 2. This new



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paragraph indicates that "However, in no event shall our payment for any loss to the building structure(s) or other structure(s), including any payments made under this Roof Surface provision, exceed the applicable Limit Of Liability as shown on the Policy Declarations for Dwelling Protection-Coverage A or Other Structures Protection-Coverage B (or, when applicable, any extended coverage limits due to the application of the Building Structure Reimbursement Extended Limits Endorsement), regardless of the number of building structures and structures other than building structures involved in the loss."

XC3708

Notice of Changes to Your Homeowners Policy

From time to time Allstate will revise your coverage. We've included an Amendatory Endorsement in this mailing package that changes parts of your contract. Please read this endorsement and keep it with your Homeowners policy.

We're also providing you with the following summary. We hope you find it informative and useful, but keep in mind that it's not part of your contract. Always reference your policy documents for your exact coverage details.

If you have any questions about this notice or your policy coverage, you can contact your Allstate Agent or representative at 1-800-ALLSTATESM (1-800-255-7828), or visit www.allstate.com. We're here to help!

Summary of Changes

In Section I—Your Property, Personal Property Protection-Coverage C

- Under Property We Cover Under Coverage C, item 1., we have added two new exceptions to the limitation that applies to personal property located away from the residence premises. Now the limitation does not apply to personal property in a newly acquired principal residence for the 30 days immediately after you begin to move property there or personal property in use at a temporary residence when a direct physical loss we cover makes your residence premises uninhabitable.

In Section I Additional Protection

- Under Additional Living Expense, we have increased the time limit in item c) from 12 months to 24 months.

XC3713

Please Check Your Policy Coverage Limits

When we first issued your Allstate policy, you selected specific coverages and coverage limits to protect your property. However, your property's value may have changed since that time. We'd like to remind you that it is your responsibility to carefully review your coverages and coverage limits at each policy renewal and make sure they provide you with adequate coverage.

Please take a few minutes to review your policy. If you have any questions about your insurance coverage, or if you wish to change your policy limits, please contact your Allstate representative.

X73175

Additional Protection for Your Most Valuable Possessions

Property insurance covers many belongings, but some items may require higher coverage limits than those in a standard property policy.

Scheduled Personal Property (SPP) coverage gives you additional protection against loss or damage to your valuables. It's protection not typically provided with standard property coverage. SPP benefits typically include:

- No deductibles to meet
- Coverage for lost or damaged items
- Coverage for valuables kept in a storage location outside your home

Items That May Need the Extra Protection

SPP coverage provides protection for an array of valuable personal property. Here are some of the items you can protect by purchasing SPP coverage through Allstate:

- Jewelry (including wedding rings and precious or semi-precious stones)

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- Furs
- Cameras (digital, still, movie, video and related equipment)
- Silverware and antiques (including furniture)
- Musical instruments
- Collections (stamps, coins, music)
- Fine art works (including paintings, etchings, vases and sculptures)
- Manuscripts or books
- Home-office equipment (laptop, computer, audio/visual)
- Sports equipment (such as golf clubs)

Affordable Protection for Your Valuables

The cost of SPP coverage varies, but the value of your property is the best way to determine how much coverage you need. The rates are generally a small percentage of the total value of the items you're insuring. This means that your valuables are being protected for only a fraction of the cost.

Regularly Review Your SPP Coverage

Even if you currently have SPP coverage, it's a good idea to review it annually. It's possible that the value of your property has changed or that you've purchased new items that have not been added to your coverage.

To learn more about SPP coverage, or if you have any questions about your insurance policy in general, contact your Allstate representative, or visit us at allstate.com.

X73169

What You Should Know About Flood Insurance

Most homeowners, renters and commercial insurance policies do not provide coverage for flood damage. In fact, protection against floods is generally available only through a separate policy.

That's why Allstate is a participant in the National Flood Insurance Program (NFIP) and offers standard flood insurance policies.* A flood insurance policy can help complete the insurance protection for your property and help protect your financial well-being.

You May Have More Risk from Flood Than You Think

Approximately 90 percent of all disasters in the U.S. are flood related. While you may think that it couldn't happen to you, over 25 percent of all flood losses occur in low- to moderate-risk areas.

What's more, flood damage is often accompanied by other damage, such as wind and hail (which is typically covered under a property policy). So if you purchase your NFIP coverage through Allstate, you would have the convenience and peace of mind that comes with working with just one claim adjuster and one agent, instead of two or more for a flood claim.

Flood Coverage Is Affordable

The federal government sets the rates for flood insurance, so there's typically no difference in rates from policy to policy. You can switch to an NFIP flood insurance policy administered by Allstate for the same amount of premium you may be paying elsewhere. If you choose Allstate, you can have the quality service you've come to expect from us.

For more information about flood insurance, or if you have any questions about your policy in general, please contact your Allstate representative or visit us at allstate.com.

* Allstate provides the standard flood insurance policy under the terms of the National Flood Insurance Act of 1968 and its amendments, and Title 44 of the Code of Federal Regulations. The standard flood insurance policy is written by Allstate for the National Flood Insurance Program which is administered by the Federal Insurance Administration, part of the Federal Emergency Management Agency.

Subject to availability and qualifications. Other terms, conditions and exclusions may apply.

X73168

How We Compensate Our Agencies

The company listed below uses local independent insurance agencies to provide customers with information and high-quality service in connection with their insurance buying decisions. These independent insurance agencies represent the company and provide numerous services to customers on the company's behalf. Independent insurance agencies are paid a commission by the company for selling and servicing the company's insurance policies and may be eligible to receive additional compensation and rewards based on performance. Any questions about the nature of this compensation can be directed to the independent insurance agency.



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Allstate Vehicle and Property Insurance Company

X72007-1

Important Information Regarding Your Allstate Policy

We would like to let you know that a single loss that occurs during the policy period is among the criteria we use to determine eligibility for renewal of your policy.

If you have any questions about the information contained in this mailing, please contact your Allstate agent or call us at 1-800-ALLSTATE (1-800-255-7828).

X67288-1

Privacy Statement

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Your Allstate agency is Hobson Insurance
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Thank you for choosing Allstate. We value you, respect your privacy and work hard to protect your personal information.

This statement is provided on behalf of Allstate Insurance Company and the affiliates ("Allstate") listed at the end of this notice. We would like to explain how we collect, use and share the information we obtain about you in the course of doing business.

Our Privacy Assurance

- We do not sell your personal or medical information to anyone.
- We do not share your information with non-affiliate companies that would use it to contact you about their own products and services, unless permitted pursuant to a joint marketing agreement.
- We require persons or organizations that represent or assist us in servicing your policy and claims to keep your information confidential.
- We require our employees to protect your personal information and keep it confidential.

As you can see, protecting your personal information is important to us. In addition to the practices described above, we use a variety of physical, technical and administrative security measures that help to safeguard your information. For Social Security Numbers (SSN), this includes restricting access to our employees, agents and others who use your SSN only as permitted by law: to comply with the law, to provide you with products and services, and to handle your claims. Also, our employees' and agents' access to and use of your SSN are limited by the law, our policies and standards, and our written agreements.

Our privacy practices continue to apply to your information even if you cease to be an Allstate customer.

What Personal Information Do We Have and Where Do We Get It

We gather personal information from you and from outside sources for business purposes. Some examples of the information we collect from you may include your name, phone number, home and e-mail addresses, driver's license number, Social Security Number, marital status, family member information and healthcare information. Also, we maintain records that include, but are not limited to, policy coverages, premiums, and payment history. We also collect information from outside sources including, but not limited to, insurance support organizations that assemble or collect information about individuals for the purpose of providing to insurance

companies. This information may include, but is not limited to, your driving record, claims history, medical information and credit information.

In addition, Allstate and its business partners gather information through Internet activity, which may include, for example, your operating system, links you used to visit allstate.com, web pages you viewed while visiting our site or applications, Internet Protocol (IP) addresses, and cookies. We use cookies, analytics and other technologies to help:

- Evaluate our marketing campaigns
- Analyze how customers use our website and applications
- Develop new services
- Know how many visitors have seen or clicked on our ads

Also, our business partners assist us with monitoring information including, but not limited to, IP addresses, domain names and browser data, which can help us to better understand how visitors use allstate.com.

How We Use and Share Your Personal Information

In the course of normal business activities, we use and share your personal information. We may provide your information to persons or organizations within and outside of Allstate. This would be done as required or permitted by law. For example, we may do this to:

- Fulfill a transaction you requested or service your policy
- Market our products
- Handle your claim
- Prevent fraud
- Comply with requests from regulatory and law enforcement authorities
- Participate in insurance support organizations

The persons or organizations with whom we may share your personal information may include, among others:

- Your agent, broker or Allstate-affiliated companies
- Companies that perform services, such as marketing, credit card processing, and performing communication services on our behalf
- Business partners that assist us with tracking how visitors use allstate.com
- Other financial institutions with whom we have a joint marketing agreement
- Other insurance companies that play a role in an insurance transaction with you
- Independent claims adjusters
- A business or businesses that conduct actuarial or research studies



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Your Allstate agency is

Hobson Insurance
(800) 296-7985

- Those who request information pursuant to a subpoena or court order
- Repair shops and recommended claims vendors

The Internet and Your Information Security

We use cookies, analytics and other technologies to help us provide users with better service and a more customized web experience. Additionally, our business partners use tracking services, analytics and other technologies to monitor visits to allstate.com. The website may also use Web beacons (also called "clear GIFs" or "pixel tags") in conjunction with cookies. If you prefer, you can choose to not accept cookies by changing the settings on your web browser. Also, if you would like to learn about how we gather and protect your information over the Internet, please see our online privacy statement located at the bottom of the allstate.com homepage.

To learn more, the allstate.com Privacy Statement provides information relating to your use of the website. This includes, for example, information regarding:

- 1) How we collect information such as IP address (the number assigned to your computer when you use the Internet), browser and platform types, domain names, access times, referral data, and your activity while using our site;
- 2) Who should use our website;
- 3) The security of information over the Internet; and
- 4) Links and co-branded sites.

How You Can Review and Correct Your Personal Information

You can request to review your personal information contained in our records at any time. To do this, please send a letter to the address below requesting to see your information for the previous two years. If you believe that our information is incomplete or inaccurate, you can request that we correct it. Please note we may not be able to provide information relating to investigations, claims, litigation, and other matters. We will be happy to make corrections whenever possible.

Please send requests to:

Allstate Insurance Company Customer Privacy Inquiries
P.O. Box 40047
Roanoke, VA 24022-0047

Your Preference for Sharing Personal Information

We would like to share your personal information with one or more Allstate affiliates in order to make you aware of different products, services and offers they can provide. However, you can request that Allstate and its affiliate companies not share

your personal information with our affiliates for marketing products and services.

To request that we not allow other Allstate affiliates to use your personal information to market their products and services, you can contact us by calling 1-800-856-2518 twenty-four hours a day, seven days a week. Please keep in mind that it may take up to four weeks to process your request. If you previously contacted us and asked us not to allow other Allstate affiliates to use your personal information, your previous choice still applies and you do not need to contact us again. If you would like to change your previous choice please call the number above at any time.

We Appreciate Your Business

Thank you for choosing Allstate. We understand your concerns about privacy and confidentiality, and we hope this notice has been helpful to you. We value our relationship with you and look forward to keeping you in Good Hands®.

If you have questions or would like more information, please don't hesitate to contact your Allstate agent or call the Allstate Customer Information Center at 1-800-ALLSTATE.

We reserve the right to change our Privacy practices, procedures, and terms.

Allstate Insurance Company

Allstate entities on which behalf this notice is provided and amongst which information may be shared:

The Allstate family of companies, LSA Securities, Deerbrook General Agency, Inc., Deerbrook Insurance Company, North Light Specialty Insurance Company, Northbrook Indemnity Company.

Please Note: Allstate affiliates American Heritage Life Insurance Company, Castle Key Insurance Company and Castle Key Indemnity Company participate in information sharing with the affiliates listed above, but have a separate privacy notice for their customers.

Pursuant to Montana law, you may also request a record of any disclosure of your medical information during the preceding three years. Please send requests to: Allstate Insurance Company Customer Privacy Inquiries, P.O. Box 40047, Roanoke, VA 24022-0047.

(ed. 10/2015)

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